

VIRGINIA COMMERCE BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2856377	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$2,936	\$2,822	-3.9%		
Loans	\$2,191	\$2,205	0.6%		
Construction & development	\$326	\$282	-13.6%		
Closed-end 1-4 family residential	\$265	\$298	12.4%		
Home equity	\$127	\$117	-7.4%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	13.1%		
Commercial & Industrial	\$252	\$261	3.4%		
Commercial real estate	\$1,133	\$1,155	2.0%		
Unused commitments	\$554	\$576	4.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$462	\$346	-25.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$163	\$148	-9.5%		
Cash & balances due	\$83	\$51	-38.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$66	\$64	-2.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$65	\$69	6.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,596	\$2,522	-2.9%		
Deposits	\$2,300	\$2,255	-1.9%		
Total other borrowings	\$288	\$258	-10.6%		
FHLB advances	\$25	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$340	\$300	-11.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.4%	10.0%	--		
Tier 1 risk based capital ratio	14.2%	12.8%	--		
Total risk based capital ratio	15.5%	14.1%	--		
Return on equity ¹	9.2%	10.5%	--		
Return on assets ¹	1.1%	1.2%	--		
Net interest margin ¹	4.0%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	125.4%	112.8%	--		
Loss provision to net charge-offs (qtr)	84.3%	238.3%	--		
Net charge-offs to average loans and leases ¹	0.8%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	7.3%	8.1%	0.4%	0.7%	--
Closed-end 1-4 family residential	1.5%	1.2%	0.1%	0.1%	--
Home equity	2.7%	2.1%	0.2%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.1%	0.5%	0.6%	0.2%	--
Commercial & Industrial	2.0%	1.3%	0.1%	0.0%	--
Commercial real estate	0.2%	0.5%	0.2%	0.0%	--
Total loans	1.8%	1.7%	0.2%	0.1%	--